

Bank of America
Home Loans

P.O. BOX 901291
FORT WORTH, TX 76161-0291

Service Center Phone #: (866) 285-3321
Fax #: (800) 293-8158

Date: JULY 24, 2011

CUSCUS - 063310
LARRY ARNETT
RONDA ARNETT

ROSEBURG, OR

**IMPORTANT INFORMATION REGARDING FLOOD INSURANCE
A RESPONSE TO THIS LETTER MAY BE REQUIRED**

SECOND NOTICE

Property Address:

ROSEBURG OR

SHOP

Bank of America Loan #:

6474

Flood Zone:

AE

Map Panel Number:

000000-

Annual Flood Insurance Cost under the Policy, if purchased:

\$114.75

Lender Placed Flood Insurance Coverage Amount under the Policy, If purchased:

\$22,500.00

(This is the amount of additional flood insurance our records show you need to purchase.)

Coverage Period, if purchased by Bank of America, N.A. ("Bank of America")

From: 06/20/2011

Until: 06/20/2012

Dear Larry and Ronda Arnett:

WHY HAVE YOU RECEIVED THIS LETTER?

About a month ago, we sent a letter advising you that the Federal Flood Disaster Protection Act of 1973, as amended, and/or the terms of your mortgage/deed of trust, require that flood insurance be purchased and maintained for the entire term of your loan on improvements to your Property (buildings, homes, condominiums and mobile homes) located in a Special Flood Hazard Area (Flood Area), as shown on a map published by the Federal Emergency Management Agency (FEMA). Our records show that you do not have enough current flood insurance on the property located at the property address above (the "Property"). As a result, if we do not receive documentation that you do have acceptable flood insurance for the Property, we may purchase the additional flood insurance (Lender-Placed Insurance) required and charge you for the cost of the insurance.

IS YOUR PROPERTY LOCATED IN A FLOOD AREA?

The determination that your Property is located in a Flood Area is made at the time your loan originated and at any time during the term of your loan. Based upon the information we have received, we have determined that your Property is located in a Flood Area. Because the Property is in a Flood Area, you are required by the terms of your mortgage/deed of trust and/or Federal law to have adequate flood insurance on your Property. If you do not agree that your Property is located in a Flood Area, please send us documentation from FEMA supporting your position. The documentation must be in the form of a Letter of Map Amendment/Revision (LOMA/LOMR) that you can obtain from FEMA. Information

AR90051

RE: LARRY ARNETT
Bank of America Loan # [REDACTED] 6474

regarding Flood Areas and contact information regarding FEMA can be found by visiting FEMA's website at <http://www.fema.gov/info> or by calling FEMA at (800) 525-0321.

WHAT IS ACCEPTABLE FLOOD INSURANCE AND COVERAGE AMOUNT?

The additional flood insurance coverage that our records indicate you need to purchase may be purchased from the same company that is currently providing your flood insurance. The flood insurance policy you purchase must: (1) be issued by the National Flood Insurance Program (NFIP) or a private insurer properly licensed to do business where the Property is located; (2) provide coverage at least as broad as the coverage offered by the NFIP flood policies; (3) have a deductible not greater than \$1,000 or 1% of the face amount of the flood insurance policy, unless a higher maximum deductible is required by state law; (4) have as the named insured on the policy the same mortgagor/trustor as on your mortgage or deed of trust, and (5) include a standard mortgagee clause naming Bank of America, N.A. and providing for notice of cancellation to us at the following address:

BANK OF AMERICA, N.A.
P.O. BOX 961291
FORT WORTH, TX 76161-0291

To maintain acceptable insurance, we require that you maintain flood insurance coverage in an amount at least equal to the lesser of: (1) the maximum insurance available under the NFIP for participating communities, which is currently \$250,000; or (2) the replacement value of the improvements to your Property (typically based on the amount of hazard insurance we understand you have purchased for the Property).

To purchase additional flood insurance for your Property, we urge you to contact an insurance agent/company. If you do not know of an insurance agent or company to contact and would like Banc of America Insurance Services, Inc. ("BAISI"), a licensed insurance agency, to assist you in obtaining an NFIP flood insurance policy to replace your current insufficient flood insurance policy, a licensed sales agent may be reached at (800) 669-0105, Monday through Friday, from 5:15 am to 6:00 pm, Pacific Standard Time. BAISI is an affiliate of Bank of America, N.A. and may receive a commission or other compensation in connection with obtaining your insurance.

HOW HAVE WE DETERMINED YOU DO NOT HAVE CURRENT AND/OR ACCEPTABLE FLOOD INSURANCE?

Our records indicate that you currently do not have enough flood insurance coverage for the Property. Based upon the information we have regarding the outstanding balance of the loans secured by the Property and the value of improvements on the Property, you should purchase additional flood insurance coverage of \$22,500.00.

WHAT WILL HAPPEN IF YOU DON'T RESPOND TO THIS LETTER OR DO NOT PURCHASE YOUR OWN FLOOD INSURANCE COVERAGE?

If verification of acceptable and continuous flood insurance coverage is not received within 15 days from the date of this letter, Bank of America may purchase flood insurance at your expense.

Due to the limited information we have about your Property, flood insurance purchased by us, which is called Lender-Placed Insurance, may be more expensive and will likely provide less coverage than was previously in effect or that you can obtain on your own. The Lender-Placed Insurance will protect our interest in the Property. The Lender-Placed Insurance is not intended to and may not be sufficient to protect your full equity interest in the Property should a flood loss occur and may not be sufficient to fully restore or repair your property to its previous condition.

The Lender-Placed Insurance will only cover the structure, as described in the policy we purchase. It does not provide coverage for loss or damage to personal property (such as the personal contents of your home), loss from theft or injury to persons or property for which you may be liable or additional living expenses. You can obtain such additional coverage if you purchase your own flood insurance policy. Lender-Placed Insurance will insure only for the peril of flood. It is not homeowner's insurance.

An NFIP policy you obtain through your insurance agent/company will be backed by the full faith and credit of the U.S. Government, whereas the coverage we obtain is not.

RE: LARRY ARNETT
Bank of America Loan # [REDACTED] 6474

In the event of a claim under a Lender-Placed Insurance policy, all payments will be made to Bank of America, except amounts in excess of Bank of America's interest which will be forwarded to you.

WHAT SHOULD YOU DO IN RESPONSE TO THIS LETTER?

If you believe you already have acceptable flood insurance coverage as described above, please forward or have your insurance agent forward evidence showing that you have acceptable insurance coverage as soon as possible using any one of the following methods described below. Also, if you purchase the additional flood insurance of \$22,500.00, please forward or have your insurance agent forward evidence of that additional coverage to us as soon as possible, again using any one of the following methods:

- You can mail a copy of your flood insurance declaration page with your loan number to:
BANK OF AMERICA, N.A.
P.O. BOX 961291
FORT WORTH, TX 76161-0291
- Fax a copy of your flood insurance declaration page with your loan number to (800) 293-8158.
- Your agent can provide policy information on our business partner's website at homeloanbusiness.bankofamerica.com.
- You can have your agent call the customer service automated system at (866) 265-3321.
- If you have any questions regarding the status of flood insurance coverage for the Property, please call our Service Center at (866) 265-3321.
- If you or your insurance agent/company previously provided policy information, you can confirm our receipt of the information on our website described above, or on your next monthly statement.
- Please note that if you live in a condominium complex, proof of acceptable insurance for that Property will include satisfactory evidence of a condominium association master policy.

WHAT WILL HAPPEN FOLLOWING OUR PURCHASE OF ADDITIONAL LENDER-PLACED INSURANCE?

In the event that we purchased a Lender-Placed Insurance policy for the additional amount of flood insurance of \$22,500.00 when you had acceptable continual flood insurance, then, upon our receipt of proof of your flood policy, you will receive a full refund of the amount paid for the Lender-Placed Insurance policy, provided that your own flood insurance coverage dates back to the beginning of the Lender-Placed Insurance coverage period.

In the event that we purchase a Lender-Placed Insurance policy for the additional amount of flood insurance and you later purchase adequate flood insurance, then, upon our receipt of proof of your flood policy, we will cancel the Lender-Placed Insurance policy as of the effective date of your flood policy and you will receive a refund of the amount paid equal to the unearned portion of the Lender-Placed Insurance policy. The sooner you obtain and provide us evidence of adequate flood insurance, the more quickly we can cancel the Lender-Placed Insurance policy.

If we purchase a Lender-Placed Insurance policy, the cost of that policy will be charged to you and may become an additional debt secured by your mortgage or deed of trust and/or escrowed. If the Lender-Placed Insurance policy is issued with regard to a Home Equity Line of Credit (HELOC) with us, the cost of the Lender-Placed Insurance will be a draw against your HELOC.

Additional requirements related to flood insurance can also be found on our website, bankofamerica.com. Information regarding flood zones and the NFIP can be found by visiting FEMA's website at <http://www.fema.gov/nfip> or you can call FEMA at (800) 525-0321.

Lender-Placed Flood Insurance may be purchased by us through agencies that are affiliates of Bank of America, N.A. Bank of America, N.A. and its affiliates may receive a commission or other compensation in connection with obtaining this coverage. **We encourage you to act now and obtain flood insurance in the necessary amounts to avoid incurring the cost of our buying a Lender-Placed Insurance policy.**

We appreciate the opportunity to service your home loan and look forward to resolving this matter.

Sincerely,

Insurance Department

Bank of America
Home Loans

P.O. BOX 961291
FORT WORTH, TX 76161-0291

Service Center Phone #: (866) 265-3321
Fax #: (800) 293-8158

Date: AUGUST 18, 2011

015000 033510
LARRY ARNETT
RONDA ARNETT

ROSEBURG, OR

**IMPORTANT INFORMATION REGARDING FLOOD INSURANCE
NOTICE OF PLACEMENT
LENDER-PLACED FLOOD INSURANCE HAS BEEN PURCHASED BY BANK OF AMERICA, N.A. ("BANK OF AMERICA")**

Property Address: SHOP
ROSEBURG OR

Bank of America
Loan #: 6474

Flood Zone: AE

Map Panel Number: 000000- -

NAMED INSURED & ADDRESS
BANK OF AMERICA, N.A.
P.O. BOX 961291
FORT WORTH, TX 76161-0291

MASTER POLICY #:
COVERAGE AMOUNT: \$22,500.00
TOTAL INSURANCE CHARGES: \$114.75

DEDUCTIBLE: Not Applicable

Coverage Period

From: 06/20/2011 Effective date Until: 06/20/2012 Expiration date
beginning and ending at 12:01 a.m. Standard Time at the Property Address

THIS IS A NOTICE THAT BANK OF AMERICA HAS PURCHASED LENDER-PLACED ADDITIONAL FLOOD INSURANCE TO PROTECT ITS INTEREST IN THE PROPERTY. THIS NOTICE DOES NOT PROVIDE THE TERMS OF THE LENDER-PLACED INSURANCE POLICY PURCHASED. YOU CAN LOOK AT THE POLICY AT THE NAMED INSURED'S ADDRESS SHOWN ABOVE.

IN CASE OF A LOSS, PLEASE REPORT IT BY CALLING (800) 528-8497.

Dear Larry and Ronda Arnett:

WHY HAVE YOU RECEIVED THIS LETTER?

We previously notified you that our records indicate that your property at the property address above (the "Property") is located in a Special Flood Hazard Area (Flood Area) as shown on a map published by the Federal Emergency Management Agency (FEMA). The Federal Flood Disaster Protection Act of 1973, as amended, and/or the terms of your mortgage/deed of trust, require that flood insurance be purchased and maintained for the entire term of your loan on improvements to your Property (buildings, homes, condominiums and/or mobile homes) located in a Flood Area. We understand that you do have some flood insurance on the Property, but based on our records, it is not adequate. Since we have not received evidence that you have enough current flood insurance on the Property, we are sending you this Notice of Placement of Lender-Placed additional Flood Insurance showing that Bank of America has purchased flood insurance (Lender-Placed Insurance) in addition to the flood insurance you currently have and will charge you for the cost of the additional insurance.

AR90051

RE: LARRY ARNETT
Bank of America Loan # [REDACTED] 6474

WHAT IS LENDER-PLACED FLOOD INSURANCE?

As explained in our prior letters to you, due to the limited information we have about your Property, flood insurance purchased by us, Lender-Placed additional Insurance, will be more expensive and will likely provide less coverage than was previously in effect or that you can obtain on your own. The Lender-Placed additional Insurance will protect our interest in the Property. The Lender-Placed additional Insurance is not intended to and may not be sufficient to protect your full equity interest in the Property should flood loss occur and may not be sufficient to fully restore or repair the Property to its previous condition.

The Lender-Placed additional Insurance will only cover the structure, as described in the policy we purchase. It does not provide coverage for loss or damage to personal property (such as the personal contents of your home), or additional living expenses. You can obtain such additional coverage if you purchase your own flood insurance policy. Lender-Placed additional Insurance will insure only for the peril of flood. It is not homeowner's insurance.

In the event of a claim under a Lender-Placed additional Insurance policy, all payments will be made to Bank of America except amounts in excess of Bank of America's interest which will be forwarded to you.

WHAT SHOULD YOU DO IN RESPONSE TO THIS LETTER?

Since we have purchased additional Lender-Placed flood insurance at what is typically a much higher cost, we urge you to contact an insurance agent/company to obtain the necessary additional flood insurance coverage as soon as possible. Please see the description below regarding what is acceptable flood insurance coverage. If you believe you already have acceptable flood insurance coverage as described below, please forward or have your insurance agent forward evidence showing that you have acceptable insurance coverage as soon as possible using any one of the following methods described below. Also, if you purchase the additional flood insurance of \$22,500.00, please forward or have your insurance agent forward evidence of that additional coverage to us as soon as possible, again using any one of the following methods:

- You can mail a copy of your flood insurance declaration page with your loan number to
BANK OF AMERICA, N.A.
P.O. BOX 961291
FORT WORTH, TX 76161-0291
- Fax a copy of your flood insurance declaration page with your loan number to (800) 293-8158.
- Your agent can provide policy information on our business partner's website at homeloanbusiness.bankofamerica.com;
- You can have your agent call the customer service automated system at (866) 265-3321;
- If you have any questions regarding the status of flood insurance coverage for the Property, please call our Service Center at (866) 265-3321.
- Please note that if you live in a condominium complex, proof of acceptable insurance for that Property will include satisfactory evidence of a condominium association master policy.

WHAT IS ACCEPTABLE FLOOD INSURANCE AND COVERAGE AMOUNT?

The additional flood insurance coverage that our records indicate you need to purchase may be purchased from the same company that is currently providing your flood insurance. The flood insurance coverage you purchase must: (1) be issued by the National Flood Insurance Program (NFIP) or a private insurer properly licensed to do business where the Property is located; (2) provide coverage at least as broad as the coverage offered by the NFIP flood policies; (3) have a deductible not greater than \$1,000 or 1% of the face amount of the flood insurance policy, unless a higher maximum deductible is required by state law; (4) have as the named insured on the policy the same mortgagor/trustor as on your mortgage or deed of trust, and (5) include a standard mortgagee clause naming Bank of America, N.A. and providing for notice of cancellation to us at the following address:

BANK OF AMERICA, N.A.
P.O. BOX 961291
FORT WORTH, TX 76161-0291

To maintain acceptable insurance, we require that you maintain flood insurance coverage in an amount at least equal to the lesser of: (1) the maximum insurance available under the NFIP for participating communities, which is currently

RE: LARRY ARNETT
Bank of America Loan # [REDACTED] 6474

\$250,000; or (2) the replacement value of the improvements to your Property (typically based on the amount of hazard insurance we understand you have purchased for the Property).

WHAT WILL HAPPEN NEXT?

In the event that we purchased a Lender-Placed additional Insurance policy for the additional amount of flood insurance of \$22,500.00 when you had acceptable continual flood insurance, then, upon our receipt of proof of your flood policy, you will receive a full refund of the amount paid for the Lender-Placed Insurance policy, provided that your own flood insurance coverage dates back to the beginning of the Lender-Placed Insurance coverage period.

In the event that we purchase a Lender-Placed additional Insurance policy for the additional amount of flood insurance and you later purchase adequate flood insurance, then, upon our receipt of proof of your flood policy, we will cancel the Lender-Placed additional Insurance policy as of the effective date of your flood policy and you will receive a refund of the amount paid equal to the unearned portion of the Lender-Placed additional Insurance policy. The sooner you obtain and provide us evidence of adequate flood insurance, the more quickly we can cancel the Lender-Placed Insurance policy.

If we purchase a Lender-Placed additional Insurance policy, the cost of that policy will be charged to you and may become an additional debt secured by your mortgage or deed of trust and/or escrowed. If the Lender-Placed Insurance policy is issued with regard to a Home Equity Line of Credit (HELOC) with us, the cost of the Lender-Placed Insurance will be a draw against your HELOC.

Additional requirements related to flood insurance can also be found on our website, bankofamerica.com. Information regarding flood zones and the NFIP can be found by visiting FEMA's website at <http://www.fema.gov/nfip> or you can call FEMA at (800) 525-0321.

Lender-Placed Flood additional Insurance may be purchased by us through agencies that are affiliates of Bank of America, N.A.. Bank of America, N.A. and its affiliates may receive a commission or other compensation in connection with obtaining this coverage. **We encourage you to act now and obtain flood insurance policy in the necessary amounts to avoid the likely higher cost of the Lender-Placed Insurance policy we purchased to protect our interest.**

We appreciate the opportunity to service your home loan and look forward to resolving this matter.

Sincerely,

Insurance Department

EVIDENCE OF FLOOD INSURANCE (EOI)	
Agency Seattle Specialty Insurance Services, Inc. PO Box 25317 Santa Ana, CA 92799-5317 CA License: OC94228	Company Illinois Union Insurance Company EOI Number [REDACTED] EOI Effective Date (mm/dd/yyyy) 06/20/2011 EOI Expiration Date (mm/dd/yyyy) 06/20/2012
Borrower LARRY ARNETT [REDACTED] ROSEBURG, OR [REDACTED] Co-Borrower RONDA ARNETT	Master Policy Number [REDACTED] Description of Insured Property [REDACTED] SHOP ROSEBURG OR [REDACTED]
Type of Coverage Flood Gap	Type of Property RESIDENTIAL
Coverages and Limits of Insurance Coverage A - Building Property	\$22,500.00
Coverage B - Personal Property	NOT COVERED
Coverage C - Other Coverages	As Described in the Master Policy. This coverage is inclusive of, not in addition to the Coverage A limit of insurance
Coverage D - Increased Cost of Compliance	NOT COVERED
Deductible	Not Applicable
Insured Lender Name & Address BANK OF AMERICA, N.A. P.O. BOX 961291 FORT WORTH, TX 76161-0291 Phone: (866) 265-3321	Premium \$112.50 Surplus Lines Taxes &/or Fees: PREMIUM TAX \$2.25 Total \$114.75
Lender Loan Number [REDACTED] 6474	
Other Fees	
<p>THIS COVERAGE IS SUBJECT TO ALL TERMS, CONDITIONS AND EXCLUSIONS OF THE MASTER POLICY. THIS EVIDENCE OF FLOOD INSURANCE DOES NOT AMEND, EXTEND OR ALTER THE COVERAGE AFFORDED BY THE MASTER POLICY. IT IS ISSUED AS A MATTER OF INFORMATION ONLY, THIS COVERAGE IS EXCESS OVER ANY OTHER VALID INSURANCE COVERING THE PROPERTY WHETHER COLLECTIBLE OR NOT. FOR A COMPLETE COPY OF THE MASTER POLICY, CONTACT YOUR LENDER.</p> <p>ANY CLAIMS ON PROPERTIES INSURED FOR THE PRINCIPAL BALANCE ONLY WILL BE SUBJECT TO THE REPLACEMENT COST PROVISION OF THE MASTER POLICY. ANY LOSS OR DAMAGE INVOLVING MOLD, MILDEW, OR FUNGI OF ANY KIND IS EXCLUDED FROM THE MASTER POLICY.</p> <p>THE PREMIUM FOR THIS COVERAGE IS LIKELY TO BE HIGHER THAN THE PREMIUM ON A POLICY YOU CAN OBTAIN THROUGH YOUR AGENT OR INSURANCE COMPANY. THIS COVERAGE MAY ALSO PROVIDE LESS COVERAGE THAN THE ONE SECURED THROUGH YOUR AGENT OR INSURANCE COMPANY.</p> <p>PLEASE CALL (800) 528-8497 TO REPORT A FLOOD CLAIM.</p>	

EL022

Dec 19, 2011 9:58PM Ankeny Insurance

V.0310 R.1

ANKENY INSURANCE AGENCY, INC.

2906 NE Diamond Lake Blvd.

Roseburg, OR 97470

541 957-7720 (phone)

541 957-7723 (fax)

To: Bank of America - Insurance Dept

From: Carrie Frederickson

Fax: (800) 293-8158

Re: Arnett, your loan # [REDACTED] 16474

Pages (including cover): 2

Date: December 19, 2011

Remarks: Amended declarations for the Arnett
shop.

Please let us know if you need anything
else

Thank you
Carrie

carrie@ankenyins.com



FLOOD POLICY DECLARATIONS
Hartford Insurance Company of the Midwest

Policy Number: [REDACTED] 2011

Type: Revised Declaration
Policy Period: 07/01/2011 to 07/31/2012
Form: General Property

For payment status, call: (866) 245-7774
These Declarations are effective
as of: 12/19/2010 at 10:01 AM

Address Info

Producer Name and Mailing Address:
ANGERT INSURANCE AGENCY, INC.
2906 NE DIAMOND LAKE BLVD
MINNEAPOLIS, OR 97470-1801

Insured Name and Mailing Address:
ARNETT, LARRY
ARNETT, BOBIE
[REDACTED]
ROSELAND, OR [REDACTED]

Agent Agency #: 06555 00261-000
Reference #:
Phone #: (503) 947-7700

Processed by:
Flood Insurance Processing Center
P.O. Box 1157 Kalispell MT 59902-0157

Property Info

Insured Property Address:
[REDACTED]
ROSELAND, OR [REDACTED]

Coverage Limitations May Apply. Refer to Your
Flood Insurance Policy for Details

Premium Payor: Insured
Rated Zone: AE **Current Zone:**
Community Number: 41 0059 1345 F
Community Name: DOUGLAS COUNTY
Grandfathered: No
Post-Firm Construction
Program Type: Reg. Bar

Building Description:
Non-Residential
One Floor
Slab On Grade
SHOP OUT BUILDING

Replacement Cost: \$50,000
Number of Units: 1

Coverage & Rating

Type	Coverage	Rate	Deduct	Discount	Sub Total	Premium Calculation	Amount
Building	50,000	5.00	1,000	0.00	2,500.00	Premium Building	2,500.00
Contents	50,000	5.00	1,000	0.00	2,500.00	Contents Premium	2,500.00
Contents	Lowest Floor Only Above Ground Level					COS Discount	45.00
Contents						Federal Policy Exemption	40.00
Contents						Fraction Surcharge	.00
Contents						Endorsement Amount	55.00
Contents						Total Premium Paid	465.00

Mortgage Info

First Mortgage:
BANK OF AMERICA NA
175 SOUTHERN & OR ASSOCIATES BANK
PO BOX 961091
FORT WORTH, TX 76160
Loan #: 15446474

Third Mortgage:

Second Mortgage:

Fourth Mortgage:

This Declaration Page, in conjunction with the policy, constitutes your Flood Insurance Policy
In WITNESS WHEREOF, we have signed this policy below and hereby enter into this Insurance Agreement

Andre A. Napoli
Andre A. Napoli, President

Terence Shields
Terence Shields, Secretary

HTF000000000 12/19/2010

Hartford Insurance Company of the Midwest

HTF000000000 12/19/2010

FEDERAL TRUTH-IN-LENDING DISCLOSURE STATEMENT

Borrower:
 LARRY G. ARNETT and RONDA ARNETT
 ROSEBURG, OR [REDACTED]

Creditor:
 KeyBank National Association
 127 Public Square
 Cleveland, OH 44114

Loan Number: 0030013729

Date: 10/27/2008

ANNUAL PERCENTAGE RATE	FINANCE CHARGE	Amount Financed	Total of Payments
The cost of your credit as a yearly rate.	The dollar amount the credit will cost you.	The amount of credit provided to you or on your behalf.	The amount you will have paid after you have made all payments as scheduled.
[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]

Your payment schedule will be:

No. of Pmts.	Amount of Pmts.	When Payments Are Due Monthly Beginning	No. of Pmts.	Amount of Pmts.	When Payments Are Due Monthly Beginning
[REDACTED]					

INSURANCE: The following insurance is required to obtain credit: *Property *Food
 You may obtain the insurance from anyone that is acceptable to creditor.

SECURITY: You are giving a security interest in the property you already own.
 Property address: [REDACTED] ROSEBURG, OR [REDACTED]

LATE CHARGE: If a payment is more than 15 days late, you will be charged 5.0000% of the payment.

PREPAYMENT: If you pay off your loan early, * You will not have to pay a penalty.
 * You will not be entitled to a refund of part of the finance charge.

ASSUMPTION: Someone buying your property cannot assume the remainder of your loan on the original terms.

See your contract documents for any additional information about nonpayment, default, any required repayment in full before the scheduled date, and prepayment refunds and penalties.

We acknowledge reading and receiving a completed copy of this disclosure

LARRY G. ARNETT

Date

RONDA ARNETT

Date

Date

Date

Date

Date

[REDACTED] 3729